
Federal Reserve Release



H.2

*Actions of the Board, Its Staff,
and the Federal Reserve Banks;
Applications and Reports Received*

No. 14

Week Ending April 3, 2021

Regulations and Policies

Regulation I (Issue and Cancellation of Federal Reserve Bank Capital Stock) -- notice of proposed rulemaking and request for comment to automate non-merger-related adjustments to member banks' subscriptions to Reserve Bank capital stock.
- Approved, March 29, 2021

Supervision and Regulation

Capital Distributions -- (1) extension of current limits on capital distributions for firms with \$100 billion or more in total assets through June 30, 2021; and (2) extension of time, also through June 30, 2021, to notify such firms of whether the Board will recalculate their stress capital buffer requirements.
- Approved, March 25, 2021
(A/C)

S&R Supervision and Regulation
C&CA Consumer and Community Affairs
FOMC Federal Open Market Committee

RBOPS Reserve Bank Operations and Payment Systems
IF International Finance
MA Monetary Affairs

Bank Branches, Domestic

Richmond

Atlantic Union Bank, Richmond, Virginia -- to establish a branch at 1000 Winchester Street, Fredericksburg.

- Approved, April 1, 2021

New York

Chemung Canal Trust Company, Elmira, New York -- to establish a branch at 9159 Main Street, Clarence.

- Approved, April 2, 2021

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- to establish a de novo branch at 7725 West Reno Avenue, Oklahoma City.

- Approved, March 30, 2021

Kansas City

Chickasaw Community Bank, Oklahoma City, Oklahoma -- to establish a de novo branch at 7420 West Memorial Road, Oklahoma City, and to increase its investment in bank premises.

- Approved, March 30, 2021

Atlanta

Flagler Bank, West Palm Beach, Florida -- to establish a branch at 1801 Forest Hill Boulevard, West Palm Beach.

- Approved, March 29, 2021

Bank Holding Companies

Kansas City

Banner County Ban Corporation Employee Stock Ownership Plan and Trust, Harrisburg, Nebraska -- to acquire additional shares of Banner County Ban Corporation, Harrisburg, and thereby acquire shares of Banner Capital Bank.

- Approved, April 1, 2021

Chicago

Edgewater Bancorp, Inc., Saint Joseph, Michigan -- relief from certain commitments.

- Withdrawn, March 29, 2021

San Francisco

First Northwest Bancorp, Port Angeles, Washington -- to acquire shares in Quin Ventures, Inc., New York, New York, and thereby indirectly extend credit and service loans, engage in activities related to credit bureau services, provide educational courses and instructional materials to consumers on individual financial management matters, and engage in certain data processing activities.

- Approved, March 31, 2021

Dallas

Peoples Bancorp, Inc., Lubbock, Texas -- waiver of application to acquire Baylor Bancshares, Inc., Seymour, in connection with the merger of First Bank & Trust with and into Peoples Bank, Lubbock.

- Granted, April 1, 2021

Minneapolis

Security Bancshares Co., Glencoe, Minnesota -- to acquire shares of Flagship Financial Group, Inc., Eden Prairie, and thereby acquire Flagship Bank Minnesota, Wayzata.

- Withdrawn, March 29, 2021

Bank Mergers

Richmond

Farmers & Merchants Bank, Timberville, Virginia -- to acquire certain assets and assume certain liabilities of the Waynesboro branch of Carter Bank & Trust, Martinsville.

- Approved, March 29, 2021

Dallas

Peoples Bank, Lubbock, Texas -- to merge with First Bank & Trust, Seymour, and to retain the acquired facilities as branches.

- Approved, April 1, 2021

Banks, Nonmember, and Miscellaneous Institutions

Director, S&R

MSD BLUSA Investments, LLC, and affiliates -- relief from certain commitments provided to the Board in connection with its investment in Bank Leumi Le-Israel Corporation, New York, New York.

- Granted, March 31, 2021

Banks, State Member

Chicago

Ally Bank, Sandy, Utah -- to make certain public welfare investments (two requests).

- Approved, March 31, 2021

Dallas

Charles Schwab Bank, SSB, Westlake, Texas -- to make certain community development and public welfare investments (two requests).

- Approved, March 23, 2021

(A/C)

Banks, State Member

Cleveland

First Financial Bank, Cincinnati, Ohio -- to make a public welfare investment.
- Approved, April 1, 2021

New York

Manufacturers and Traders Trust Company, Buffalo, New York -- to make a public welfare investment.
- Approved, April 2, 2021

Change in Bank Control

Kansas City

Central Bancshares of Kansas City, Inc., Kansas City, Missouri -- Joseph Tutera, individually and as a member of the Tutera Family Group, a group acting in concert, to retain voting shares of Central Bancshares of Kansas City (Bancshares) and thereby indirectly retain voting shares of Central Bank of Kansas City, Kansas City; and for Marian Olander Tutera, et al. to join the Tutera Family Group and retain voting shares of Bancshares and thereby indirectly retain voting shares of Central Bank of Kansas City.
- Permitted, April 2, 2021

St. Louis

Midwest Bancorporation, Inc., Poplar Bluff, Missouri -- Travis Brown, Angela J. McLane, et al. to become members of the McLane Family Control Group, a group acting in concert, to retain voting shares of Midwest Bancorporation, Inc., and thereby retain voting shares of First Midwest Bank of Dexter, Dexter; of First Midwest Bank of Poplar Bluff, Poplar Bluff; and of First Midwest Bank of the Ozarks, Piedmont.
- Permitted, April 1, 2021

Change in Bank Control

St. Louis

Midwest Regional Bancorp, Inc., Festus, Missouri -- Michael F. and Diane M. Bender, et al., as a family control group and a group acting in concert, to retain voting shares of Midwest Regional Bancorp, Inc., and thereby indirectly retain voting shares of Midwest Regional Bank, Festus.

- Permitted, March 29, 2021

Extensions of Time

Chicago

Bath State Bancorp Employee Stock Ownership Plan with 401(k) Provisions, Bath, Indiana -- extension to July 2, 2021, to become a bank holding company by acquiring shares of Bath State Bancorp, Bath, and thereby acquiring Bath State Bank; and to engage in extending credit and servicing loans.

- Granted, March 29, 2021

Richmond

Clear Mountain Bank, Inc., Bruceton Mills, West Virginia -- extension to October 7, 2021, to establish a branch at 6200 Memorial Church Drive, Westover.

- Granted, April 1, 2021

Secretary

Qualified Financial Contracts (QFCs) -- extension of time for State Street Corporation, Boston, Massachusetts, to conform certain custody services contracts to certain requirements of the Board's QFC stay rule.

- Granted, March 31, 2021

Extensions of Time

Atlanta

Regions Bank, Birmingham, Alabama -- extension to July 10, 2021, to establish a branch at East State Road 70, just east of Lakewood Ranch Boulevard, Bradenton, Florida.

- Granted, March 31, 2021

Savings and Loan Holding Companies

Kansas City

G. Jeffrey Records, Jr. 2020 Family Trust, Oklahoma City, Oklahoma; Martha E. Records 2020 Family Trust; and Kathryn R. Ryan 2020 Family Trust -- to become savings and loan holding companies by acquiring shares of Midland Financial Co., Oklahoma City, parent of MidFirst Bank (three applications).

- Approved, March 31, 2021

District: 1
Federal Reserve Bank of Boston
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period
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NONE

District: 1
Federal Reserve Bank of Boston

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

District: 2
Federal Reserve Bank of New York
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
BLUE FOUNDRY BANCORP	* 3A1	Blue Foundry Bancorp, Delaware; to become a bank holding company pursuant to Section 3(a)(1) of the Bank Holding Company Act of 1956 by merging with Blue Foundry Bancorp-NJ, and thereby indirectly acquire Blue Foundry Bank, both of Rutherford, NJ. Blue Foundry, MHC, Rutherford, NJ, to convert from mutual to stock form and merge with and into Blue Foundry Bancorp-NJ. As part of the conversion, Blue Foundry, MHC and Blue Foundry Bancorp-NJ, will cease to exist.	Newspaper:	04/14/2021
			Federal Register:	04/21/2021
M&T BANK CORPORATION	* 18C	M&T Bank Corporation, Buffalo, New York, to acquire People's United Financial Inc., and thereby indirectly acquire	Newspaper:	04/19/2021
	* 3A3	People's United Bank, National Association, both of Bridgeport,	Federal Register:	04/30/2021
	* 3A5	Connecticut; Manufacturers and Traders Trust Company, Buffalo, New York, to merge with People's United Bank, National Association, Bridgeport, Connecticut, and establish branches at the locations of		
	* Branch	People's United Bank, National Association.		
MAGYAR BANCORP, INC.	* 3A5	Magyar Bancorp, New Brunswick, New Jersey, to become a top-tier bank holding company pursuant to Section 3(a)(5) of the Bank Holding Company Act of 1956 and convert from mutual to stock form and merge with Magyar Bancorp MHC, also of New Brunswick, New Jersey. As part of the conversion, Magyar Bancorp, MHC will cease to exist.	Newspaper:	Not available
			Federal Register:	04/22/2021

District: 2
Federal Reserve Bank of New York

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 3
Federal Reserve Bank of Philadelphia
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
PB BANKSHARES, INC	* 3A1 4c8	PB Bankshares, Inc., Coatesville, Pennsylvania, to become a bank holding company by acquiring 100% Prosper Bank, Coatesville, Pennsylvania, upon its conversion from a mutual savings bank to a state chartered stock bank; and to engage in permissible non-banking activities pursuant to 12 C.F.R. 225.28(b)(1).	Newspaper:	Not available
			Federal Register:	04/19/2021

District: 3
Federal Reserve Bank of Philadelphia

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 4

Federal Reserve Bank of Cleveland

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
STATE BANK AND TRUST COMPANY, THE	* Branch	Application to Establish a branch of The State Bank and Trust Company, Defiance, Ohio, at 104 N. Michigan Street, Edgerton, Ohio with a Drive-Thru and ATM at 187 N. Michigan Street, Edgerton, Ohio	Newspaper:	04/15/2021
			Federal Register:	Not applicable

District: 4
Federal Reserve Bank of Cleveland

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for Quarter of

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 5

Federal Reserve Bank of Richmond

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
F & M FINANCIAL CORPORATION	CIC	Jacob S. Fisher, Salisbury, North Carolina, to retain control of voting shares of F&M Financial Corporation (F&M), Granite Quarry, North Carolina, obtained through his appointment as sole general partner of Fisher Woodside LP, Salisbury, North Carolina, which owns F&M, and thereby indirectly owns Farmers and Merchants Bank, Granite Quarry, North Carolina.	Newspaper:	04/12/2021
			Federal Register:	04/14/2021
FVCBANKCORP, INC.	4c8	FVCBankcorp, Inc., Fairfax, Virginia, proposes to acquire indirectly through its subsidiary bank, FVCBank, Fairfax, Virginia, a 28.7% membership interest in Atlantic Coast Mortgage, LLC, Fairfax, Virginia.	Newspaper:	Not applicable
			Federal Register:	Not available
VIRGINIA PARTNERS BANK	* Branch	Virginia Partners Bank, Fredericksburg, Virginia, to establish a branch located at 1821 Michael Faraday Drive, Reston, Virginia.	Newspaper:	04/10/2021
			Federal Register:	Not applicable

District: 5
Federal Reserve Bank of Richmond

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 6**Federal Reserve Bank of Atlanta****Filings received during the week ending April 3, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
ANCHOR BANK	* 18C	Anchor Bank, Palm Beach Gardens, Florida, to merge with Home Federal Bank of Hollywood, Hallandale Beach, Florida.	Newspaper:	05/01/2021
			Federal Register:	Not applicable
CATALYST BANCORP, INC.	* SLHC Formation	Catalyst Bancorp, Inc., to become a savings and loan holding company by acquiring 100 percent of the outstanding shares of St. Landry Homestead Federal Savings Bank, both of Opelousas, Louisiana, in connection with the mutual-to-stock conversion of St. Landry Homestead Federal Savings Bank.	Newspaper:	04/17/2021
			Federal Register:	04/29/2021
CLINTON BANCSHARES, INC.	CIC	Dennis Randall Aucoin, Slaughter, Louisiana; to retain voting shares of Clinton Bancshares, Inc., and thereby indirectly retain voting shares of Landmark Bank, both of Clinton, Louisiana.	Newspaper:	04/15/2021
			Federal Register:	04/20/2021
CLINTON BANCSHARES, INC.	CIC	Lynette Elaine Ligon, Robert David Ligon, both of Clinton, Louisiana; and Alison Leslie Ligon, Ethel, Louisiana; to join the Ligon Family Control Group, a group acting in concert, to retain voting control of Clinton Bancshares, Inc., and thereby indirectly retain voting shares of Landmark Bank, both of Clinton, Louisiana.	Newspaper:	04/15/2021
			Federal Register:	04/20/2021
TC BANCSHARES, INC.	* SLHC Formation	TC Bancshares, Inc., to become a savings and loan holding company by acquiring 100 percent of the outstanding shares of TC Federal Bank, both of Thomasville, Georgia, in connection with the mutual-to-stock conversion of TC Federal Bank.	Newspaper:	04/23/2021
			Federal Register:	04/28/2021

District: 6
Federal Reserve Bank of Atlanta

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
COMMUNITY FIRST BANK	* 18C * Branch	Community First Bank, Boscobel, Wisconsin, to purchase certain assets and assume certain liabilities of Wisconsin Bank & Trust, Madison Wisconsin. In connection with the purchase and assumption, Community First Bank will establish a branch office at 305 South Madison Street, Lancaster, Wisconsin.	Newspaper: Federal Register:	Not available Not applicable
F.N.B.C. OF LA GRANGE, INC.	CIC	Notice by John R Madden, as trustee of the Lenore Madden Marital Trust and John R. Madden Revocable Trust; Kiera Kelly; and Mary Hayes, as a group acting in concert, to join the Madden Family Control Group and retain control of 10 percent or more of Schaumburg Bancshares and thereby indirectly control Heritage Bank of Schaumburg, both of Schaumburg, Illinois.	Newspaper: Federal Register:	Not available Not available
F.N.B.C. OF LA GRANGE, INC.	CIC	Notice by Suzanne Rooney, Michael Rooney, and Therese Rooney together, as a group acting in concert, to join Phillip Rooney to form the Rooney Family Control Group and to retain control of 10 percent or more of FNBC of LaGrange and thereby indirectly control FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available Not available
FIRST LACON CORP.	CIC	Notice by the Norman L. Nelson Revocable Trust, Norman L. Nelson trustee; and the Diane P. Nelson Bank Stock Trust, Diane P. Nelson trustee, all of East Peoria, Illinois, to join the Nelson Family Control Group, a group acting in concert, and retain 25 percent or more of the voting shares of First Lacon Corporation, and thereby indirectly control First National Bank of Lacon, both of Lacon, Illinois.	Newspaper: Federal Register:	Not available 04/13/2021
IOWA STATE BANK HOLDING COMPANY	CIC	The John C. Burgeson Residuary Trust fbo Lauren Burgeson, the John C. Burgeson Residuary Trust fbo J. Christopher Burgeson, Lauren L. Burgeson, and J. Christopher Burgeson, as trustees of the trusts, all of Des Moines, Iowa; Larry R. Cobb, Wauke, Iowa; Sonia S. Nicholson, Altoona, Iowa; and Gary W. Thies, Mapleton, Iowa, all as trustees of the aforementioned trusts; as a group acting in concert, to acquire voting shares of Iowa State Bank Holding Company, and thereby indirectly acquire voting shares of Iowa State Bank, both of Des Moines, Iowa.	Newspaper: Federal Register:	Not available 03/17/2021

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
KEYSTONE COMMUNITY BANCORPORATION	CIC	Donald L. Franzenburg Bank Stock Revocable Trust Agreement, Donald L. Franzenburg, as trustee, both of Keystone, Iowa, to retain voting shares of Keystone Community Bancorporation and thereby indirectly retain voting shares of Keystone Savings Bank, both of Keystone, Iowa.	Newspaper: Federal Register:	Not available Not available
LUANA BANCORPORATION	CIC	Notice by Blake Schultz, Norwalk, Iowa, Sarah Freilinger, Monona, Iowa, and Stephanie Steele, Luana, Iowa, to become members of the Schultz Family Control Group, a group acting in concert, to retain voting shares of Luana Bancorporation, and thereby indirectly retain voting shares of Luana Savings Bank, both of Luana, Iowa.	Newspaper: Federal Register:	Not available 04/21/2021
SCHAUMBURG BANCSHARES, INC.	CIC	Notice by John R. Madden individually and as trustee of the Lenore Madden Family Trust, Lenore Madden Marital Trust, and John R. Madden Revocable Trust; acting in concert with Mary Hayes, as trustee of the John R. Madden Trust FBO Grace H. Hayes, John R. Madden Trust FBO Lenore M. Hayes, and John R. Madden Trust FBO Molly M. Hayes; Edward J. Madden, as trustee of the Edward J. Madden Declaration of Trust and John R. Madden Trust FBO Declan Madden, John R. Madden Trust FBO Ryan Rose Madden, John R. Madden Trust FBO James B. Madden, and John R. Madden Trust FBO Kean R. Madden; Lenore M. McCarter, as trustee of the Lenore M. McCarter Trust, John R. Madden Trust FBO Edward McCarter, John R. Madden Trust FBO Anne L. McCarter, and John R. Madden Trust FBO Francis M. McCarter; John J. Madden, as trustee of the John R. Madden Trust FBO John Rodgers Madden, John R. Madden Trust FBO Kevin J. Madden, John R. Madden Trust FBO Clare E. Madden, and John R. Madden Trust FBO Nora C. Madden; Catherine J. Madden; Martin P. Madden as trustee of the Martin P. Madden Trust and John R. Madden Trust FBO Joseph Madden, John R. Madden Trust FBO Elizabeth Madden, and John R. Madden Trust FBO Sarah Madden; and Kathleen Madden together, all together as a group acting in concert, join the Madden Family Control Group and retain control of 25 percent or more of FNBC of LaGrange, and thereby indirectly control FNBC Bank and Trust, both of LaGrange, Illinois.	Newspaper: Federal Register:	Not available Not available

* Subject to the provisions of the Community Reinvestment Act

District: 7

Federal Reserve Bank of Chicago

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
WOODTRUST FINANCIAL CORPORATION	CIC	Notice by Steven C. Bell as trustee of the Paula Bell 2009 Grantor Trust No. 1 FBO Rebecca L. Kettleson; the Paula Bell 2009 Grantor Trust No. 1 FBO Elizabeth Bell Killian; the Paula Bell 2009 Grantor Trust No. 1 FBO Margaret S. Bell; all of Wisconsin Rapids, Wisconsin; and Chad D. Kane as trustee of the Kane 2020 Investment Trust; Sarah L. Kane Investment Trust; Alison R. Kane Investment Trust; and the Jack C. Kane Investment Trust, all of Wausau, Wisconsin; to become members of the Bell Family Control Group, a group acting concert, by retaining voting shares of WoodTrust Financial Corporation and thereby retaining voting shares of WoodTrust Bank, both of Wisconsin Rapids, Wisconsin.	Newspaper:	Not available
			Federal Register:	04/09/2021

District: 7
Federal Reserve Bank of Chicago

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 8

Federal Reserve Bank of St. Louis

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CARLISLE BANCORP, INC.	CIC	Notice by Ricky L. Williams, of Bardwell, Kentucky to retain control of Carlisle Bancorp, Inc., Arlington, Kentucky.	Newspaper:	04/20/2021
			Federal Register:	Not available
ROYAL BANCSHARES, INC.	* 3A3	Royal Bancshares, Inc., St. Louis, Missouri, to acquire 100 percent of Saints Avenue Bancshares, Inc., New London, Missouri, and thereby indirectly acquire Saints Avenue Bank, New London, Missouri.	Newspaper:	04/30/2021
			Federal Register:	05/06/2021

District: 8
Federal Reserve Bank of St. Louis

Availability of CRA Public Evaluations

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NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 3, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHEROKEE BANCSHARES, INC.	CIC	Andrew J. Gesell, individually, and as co-trustee with Heidi R. Gesell, of the Bank Share Marital Trust under the R. James Gesell Declaration of Trust dated January 13, 2000, as amended (Bank Share Marital Trust), all of St. Paul, Minnesota, to retain and acquire additional voting shares of Cherokee Bancshares, Inc. (Cherokee), and thereby indirectly retain and acquire additional voting shares of BankCherokee (Bank), both of St. Paul, Minnesota. Additionally, Bank Share Marital Trust; Charles R. Gesell, individually, and as trustee of the Charles R. Gesell Trust Declaration under agreement dated December 30, 1999, both of Santa Rosa, California; and Peter J. Gesell, individually, and as trustee of the Peter J. Gesell Trust Declaration under agreement dated December 30, 1999, both of Duluth, Minnesota; to join the Gesell Family Shareholder Group, a group acting in concert, to retain and acquire additional voting shares of Cherokee, and thereby indirectly retain and acquire voting shares of Bank.	Newspaper: Federal Register:	Not available 04/20/2021
CITIZENS STATE BANK OF ONTONAGON, THE	* Branch	The Citizens State Bank of Ontonagon (Bank), Ontonagon, Michigan, proposes to establish branches at 32500 Woodward Avenue, Royal Oak, Michigan, and at 751 Greenland Road, Ontonagon, Michigan. In addition, Bank proposes a change to the general character of its business.	Newspaper: Federal Register:	Not available Not applicable
FARMERS STATE FINANCIAL CORP.	CIC	Steven Clevidence, Stevensville, Montana; the GC Heritage Trust and the MG Holdings Trust, Ryan Clevidence, trustee, all of Lolo, Montana; the Groff Heirloom Trust and the IW Holdings Trust, Sara Clevidence Waldbillig, trustee, all of Lolo, Montana; and Shane Reely, trust protector of each of the foregoing trusts, Missoula, Montana; to retain voting shares of Farmers State Financial Corp. and thereby indirectly retain voting shares of Farmers State Bank, both of Victor, Montana, and to join the previously approved Groff-Clevidence family control group acting in concert.	Newspaper: Federal Register:	Not available Not available
FRANSEN BANK & TRUST	* Branch	Frandsen Bank & Trust, Lonsdale, Minnesota to establish a branch at 4803 Miller Trunk Highway, Hermantown, Minnesota.	Newspaper: Federal Register:	Not available Not applicable

District: 9**Federal Reserve Bank of Minneapolis****Filings received during the week ending April 3, 2021**

Filer	Filing Type	Filing Proposal	End of Comment Period	
LEACKCO BANK HOLDING COMPANY, INC.	CIC	DDS Trust, Preston B. Steele as trustee, both of Huron, South Dakota, to acquire voting shares of 25 percent or more of Leackco Bank Holding Company, Inc., Huron, South Dakota, and thereby indirectly acquire American Bank & Trust, Wessington Springs, South Dakota.	Newspaper:	Not available
			Federal Register:	Not available
WASECA BANCSHARES, INC.	CIC	Michael P. Kampmeyer, Sunfish Lake, Minnesota, James C. Kron, Hudson, Wisconsin, the Kristi Erickson Kampmeyer Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Sunfish Lake, Minnesota, Marilyn J. Kron Irrevocable Trust dated 2021 (Gary Vander Vorst, trustee), Hudson, Wisconsin, Michael Kampmeyer Irrevocable Trust dated 2021 (Kristi Erickson Kampmeyer, trustee), Sunfish Lake, Minnesota, James C. Kron Irrevocable Trust dated 2021 (Marilyn J. Kron, trustee), Hudson, Wisconsin, Claire L. Erickson Irrevocable Trust for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, Minnesota, and Claire L. Erickson Irrevocable Trust II for the benefit of Kristi Erickson Kampmeyer and Descendants dated July 16, 2020 (Kristi Erickson Kampmeyer, co-trustee and Gary Vander Vorst, co-trustee), Sunfish Lake, Minnesota, to acquire and/or retain voting shares of Waseca Bancshares, Inc., Waseca, Minnesota ("Waseca BHC"), and thereby join the Kampmeyer group acting in concert that collectively controls 25 percent or more of the shares and thereby controls Waseca BHC. Waseca BHC controls Lake Area Bank, Lindstrom, Minnesota, and Roundbank, Waseca, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
WEST 12 BANCORPORATION, INC.	CIC	Debra Cheryl Connolly, Danvers, Minnesota; to retain voting shares of West 12 Bancorporation Inc., and thereby indirectly retain voting shares of State Bank of Danvers, both of Benson, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A. Gernander, Rushford, Minnesota, individually, and as Trustee with Voting Power for the Elizabeth King Bach Trust under Agreement dated July 19, 2019, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO E.L. King III, Winona, Minnesota, the David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO Elizabeth King Bach, Winona, Minnesota, the E.L. King, Jr. Generation Skip Trust FBO E.L. King III, Winona, Minnesota, and the E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Daniel C. King, North Plains, Oregon; E.L. King III and Sarah King, both of Henderson, Nevada; Heather A. Bach, LaCrosse, Wisconsin; Nicolle N. Jensen, Santa Fe, New Mexico; Sarah E. Bach-Lumsden, Winona, Minnesota; and Elizabeth King Bach, Winona, Minnesota, as trustee of the Frederick R. King Marital Trust U/W, Winona, Minnesota, and as trustee of the Frederick R. King Family Trust U/W, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

District: 9
Federal Reserve Bank of Minneapolis

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 10
Federal Reserve Bank of Kansas City
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CHICKASAW COMMUNITY BANK	* Branch Premises	Chickasaw Community Bank, Oklahoma City, Oklahoma, to establish a de novo branch at 115 Park Avenue, Oklahoma City, Oklahoma, and to increase its bank premises in the amount of \$22,825,000.	Newspaper:	04/16/2021
			Federal Register:	Not applicable
FOOTE FINANCIAL SERVICES, LLC	* 3A3	Foote Financial Services, LLC, Hoxie, Kansas, to acquire Stanley Bank, Overland Park, Kansas.	Newspaper:	Not available
			Federal Register:	Not available

District: 10
Federal Reserve Bank of Kansas City

Availability of CRA Public Evaluations

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 11
Federal Reserve Bank of Dallas
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
CENTRAL BANCSHARES, INC.	CIC	John H. Young 2020 Trust ("Trust"), Edward E. Hartline, as trustee, to acquire voting shares of Central Bancshares, Inc., and thereby indirectly acquire voting shares of Central Bank, all of Houston, Texas; and Trust to become a member of the Young Family Control Group, a group acting in concert.	Newspaper: Federal Register:	04/07/2021 04/05/2021
CHARTER BANCSHARES, INC.	4c8	Charter Bancshares, Inc., Corpus Christi, Texas, engaged in activities permitted by 12 CFR 225.28(b)(1), through loan participations purchased from its wholly owned subsidiary bank, Charter Bank, Corpus Christi, Texas.	Newspaper: Federal Register:	Not applicable Not available
GROESBECK BANCSHARES, INC.	CIC	Notice under the Change in Bank Control Act filed by Stephen McBay Bradley, Mark Read Bradley, and Robin Elizabeth Bradley, and the 2012 Irrevocable Trust f/b/o a minor child, all of Groesbeck, Texas, to retain shares of Groesbeck Bancshares, Inc. ("Company"), and indirectly Farmers State Bank, both of Groesbeck, Texas, and to therefore join the Bradley Family Group; and by Lindsey Bradley Hale, Mansfield, Texas, and Benjamin Bradley, Tampa Bay, Florida, to acquire shares of Company and to therefore join the Bradley Family Group	Newspaper: Federal Register:	Not available Not available
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper: Federal Register:	Not available 08/13/2020

District: 11
Federal Reserve Bank of Dallas

Availability of CRA Public Evaluations

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

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RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
COMMONWEALTH BUSINESS BANK	* 18C * Branch	Commonwealth Business Bank, Los Angeles, California, to merge with Ohana Pacific Bank, Honolulu, Hawaii, and thereby acquire one branch office.	Newspaper:	Not available
			Federal Register:	Not applicable
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control Notice filed by Hamad Abdulmohsen Almarzouq, Abeer Abdullah Alsemait, Abdulaziz Yacoub Alnafisi, Ahmad Abdulaziz Alnafisi, Aljuohara Abdulaziz Alnafisi, Dalal Abdulaziz Alnafisi, Farah Abdulaziz Alnafisi, all of Yarmook, Kuwait; Ghaida Husain Alhusain, Duajj Khalifah Khalaf Alenezi, Samir Yaqoub Alnafisi, Suliman Khalifah Khalaf Alenezi, all of Kuwait City, Kuwait; Abrar Khaled Alsabah, Jaber Khaled Alsabah, Ohoud Salem Alsabah, Salem Khaled Alsabah, Shaikhah Khaled Alsabah, all of Qortuba, Al Asimah, Kuwait; Khalid Abdullah Alsumait, Shatha Abdullah Alsamait, both of Dahiya Abdullah Salem, Kuwait; Areej Abdullah Alsamait, Shuwaikh, Kuwait; Issam Abdulmohsen Almarzooq, Abdullah Alsalem, Kuwait; as a group acting in concert to acquire voting shares of Greater Pacific Bancshares, and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.	Newspaper:	Not available
			Federal Register:	03/15/2021
Peak Bancorp, Inc	* 3A1	Peak Bancorp, Inc to become a bank holding company by acquiring Idaho First Bank, both of McCall, Idaho.	Newspaper:	Not available
			Federal Register:	05/05/2021
PLUMAS BANK	* 18C * Branch	Plumas Bank, Quincy, California, to merge with Bank of Feather River, Yuba City, California, and thereby acquire one branch office.	Newspaper:	05/03/2021
			Federal Register:	Not applicable
SOCIAL FINANCE, INC.	* 3A1 * 3A3	1) SoFi Technologies, Inc., Social Finance, Inc., and Gemini Merger Sub, Inc., all of San Francisco, California, to become bank holding companies by acquiring 100 percent of Golden Pacific Bancorp, Inc., and thereby indirectly acquire Golden Pacific Bank, National Association, all of Sacramento, California; and (2) SoFi Technologies and SoFi, Inc., both of San Francisco, California elect to become financial holding companies.	Newspaper:	Not available
			Federal Register:	04/22/2021

District: 12
Federal Reserve Bank of San Francisco
Filings received during the week ending April 3, 2021

Filer	Filing Type	Filing Proposal	End of Comment Period	
SVB FINANCIAL GROUP	* 18C	SVB Financial Group, Santa Clara, California, to merge with Boston Private Financial Holdings, Inc. and thereby indirectly acquire Boston Private Bank & Trust Company; both of Boston, Massachusetts; 2) Boston Private Bank & Trust Company, Boston, Massachusetts, to merge with and into Silicon Valley Bank, Santa Clara, California; and 3) Silicon Valley Bank to acquire 19 branch offices of Boston Private Bank & Trust Company.	Newspaper:	Not available
	* 3A5		Federal Register:	04/07/2021
	* Branch			

District: 12
Federal Reserve Bank of San Francisco

Availability of CRA Public Evaluations

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CRA Examinations scheduled for **Quarter of**

Institution	Location	Quarter
NONE		

* Subject to the provisions of the Community Reinvestment Act